

# 房貸可負擔重新貸款 (Home Affordable Refinance)

## 瞭解可如何使房貸付款的負擔變輕。

您是否準時支付房貸，卻可能因為您的房屋價值下跌的緣故而無法以較低的利率重貸？歐巴馬政府的「房貸可負擔計劃」(Making Home Affordable Program) 中的「房貸可負擔重新貸款」(Home Affordable Refinance) 可能就是解決之道。「房貸可負擔重新貸款」(Home Affordable Refinance) 是為了協助向 Fannie Mae 或 Freddie Mac 貸款的合格屋主重新貸款而設計，以減輕其房貸負擔。

若您具備下列條件，您即可能符合「房貸可負擔重新貸款」(Home Affordable Refinance) 的資格：

- 擁有 1 到 4 單位的房屋作為主要住所。
- 貸款為 Fannie Mae 或 Freddie Mac 所擁有或擔保。
- 目前正在支付房貸付款，且在過去 12 個月內付款從未延遲超過 30 天以上。
- 首次房貸不超過房屋目前市值的 125%。
- 所得足以因應新的房貸付款。
- 重新貸款可改善貸款的長期可負擔性或穩定性。

### 立即採取行動

若您認為自己是符合「房貸可負擔重新貸款」(Home Affordable Refinance) 資格的數百萬名屋主之一，請立即採取行動。

- 造訪 [www.MakingHomeAffordable.gov](http://www.MakingHomeAffordable.gov)。
- 撥打 Homeowner's HOPE™ 專線 1-888-995-HOPE (4673)，與英語或西班牙語的代表交談，或者可預約時間與其他語言的代表交談。
- 請切記：即使某些資訊是以您的母語提供，與您房屋貸款相關的文件仍是使用英文。如果您在英文的使用上有困難，Homeowner's HOPE™ 專線的 HUD 認可房產顧問可為您提供幫助。
- HUD 認可的房產顧問能夠針對您的狀況與您進行討論，並協助您做出最佳的選擇。到 [www.hud.gov](http://www.hud.gov) 尋找經 HUD 認可的房產顧問。

這些服務都是免費的！



### 警惕房屋法拍營救詐騙行為

- 騙徒經常將詐騙目標鎖定在繳不出房貸或是急著出售房屋的屋主。請瞭解並避免常見的詐騙行為。
- 獲 HUD 認可之房產顧問所提供的協助，是完全免費的。若有任何人要求您支付諮詢或貸款調整的費用，請務必小心。
- 若有人催促您立即簽署文件，請務必小心。
- 除非您是直接與房貸貸款機構商談豁免債務事宜，否則請勿向任何人轉讓您的產權。
- 除非經過房貸貸款機構的核准，否則切勿將房貸付款支付給除房貸貸款機構之外的任何人。



The logo for Making Home Affordable, featuring a stylized house with a red roof and blue walls, followed by the text "MAKING HOME AFFORDABLE.gov" in blue and red.

Visit [www.MakingHomeAffordable.gov](http://www.MakingHomeAffordable.gov) or call 1-888-995-HOPE (4673)

# Home Affordable Refinance

Learn how you may be able to make your mortgage payment more affordable.

Are you paying your mortgage on time, but are unable to refinance to a lower interest rate, perhaps due to a decrease in the value of your home? A Home Affordable Refinance through the Obama Administration's Making Home Affordable Program may be the solution. A Home Affordable Refinance helps eligible homeowners whose loans are held by Fannie Mae or Freddie Mac refinance into more affordable mortgages.

## You may be eligible for the Home Affordable Refinance if you:

- Own a 1- to 4-unit home that is your primary residence.
- Have a mortgage owned or guaranteed by Fannie Mae or Freddie Mac.
- Are current on your mortgage payments and have not been more than 30 days late making a payment within the past 12 months.
- Have a first mortgage that does not exceed 125 percent of the current market value of your home.
- Have income sufficient to support the new mortgage payments.
- Can improve the long-term affordability or stability of your loan with the refinance.

## Take Action Today

If you think you may be among the millions of homeowners who are eligible for a Home Affordable Refinance, act now.

- Visit [www.MakingHomeAffordable.gov](http://www.MakingHomeAffordable.gov).
- Call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673) to speak with a representative in English or Spanish, or to make an appointment to speak with a representative in another language.
- Remember that even though some information is provided in your native language, documents relating to your mortgage loan will be in English. If you have difficulty with the English language, the HUD-approved housing counselors at the Homeowner's HOPE™ Hotline will be able to help.
- HUD-approved housing counselors are available to discuss your situation and help you decide what options are best for you. Find a HUD-approved housing counselor at [www.hud.gov](http://www.hud.gov).



## These services are free!

## Beware of Foreclosure Rescue Scams

- Scam artists often target homeowners who are struggling to meet their mortgage commitment or anxious to sell their homes. Recognize and avoid common scams.
- Assistance from a HUD-approved housing counselor is FREE. Beware of anyone who asks you to pay a fee in exchange for counseling or a loan modification.
- Beware of people who pressure you to sign papers immediately.
- Do not sign your deed over to anyone unless you are working directly with your mortgage lender to forgive your debt.
- Never make a mortgage payment to anyone other than your mortgage lender without their approval.



**MAKING HOME AFFORDABLE.gov**

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